

process by the program 20. The proposed e-mail bank account statement with its special properties is generated within a few minutes provided the data of the user corresponds to the protected data in the data store 18.

### Patent Claim

1. An e-mail bank account statement for Internet banking for on-line payment via e-mail wherein the e-mail bank account statement and money transfer are transmitted without risk, wherein  
a corresponding up to date balanced e-mail bank account statement is produced and delivered in response to a matching of user information in a certain data store (18), wherein  
- each e-mail bank account statement comprises a heading portion with data (3), accounting text (4), debit (5), credit (6), currency (7) and a balance (8)  
the accounting text (4) is an information source for example: details of the final beneficiary, reference numbers, balance carried forward, additional information, on instructions of: total turnover, etc.
2. An e-mail bank account statement according to claim 1, characterized by a legal paragraph (11), according to which in the absence of objections within 48 hours the e-mail bank account statement is to be considered as correct and authorized.
3. An e-mail bank account statement according to claim 1, characterized in that a balanced e-mail bank account statement can be transmitted by e-mail immediately and simultaneously to the holder of the bank account and credit card and to the final beneficiary, this applies in the context of Internet banking.

4. Process for the production of an e-mail bank account statement according to claim 3, characterized in that the server script (2) acts on the mail server (19) and the program (20) acts uniformly onto the entire data store (18). The e-mail bank account statement is transmitted by means of the mail server (19) provided.

## **AMENDED CLAIMS**

**[received by the international Bureau on 04. Mai 2005 (04.05.2005);  
original claims 1-4 amended by new claims 1-3 (1 page)]**

### **+ EXPLANATION**

1. Process for issuing an e-mail bank account statement in the context of an on-line money transfer via Internet, characterized in that the accounts statement is transmitted within minutes by the mail server (19) of the bank computer by e-mail to the holder of the debited account.
2. Process according to claim 1, characterized in that the mail server (19) co-acts with the server script (20) of the computer for capturing and processing the required data and the transmission of the accounts statement to a web browser (12).
3. Process according to either of claims 1 and 2, characterized in that an accounts statement is also transmitted to the beneficiary.

**EXPLANATION REFERRED TO IN ARTICLE 19(1)**

**Explanation according to Article 19(1)**

**International File Reference: PCT/IB2004/003065**

**Ad Point VIII**

Clarity of description and claims

Patent claim 1 is now adequately presented by means of a flow diagram Fig. 3, which describes the process, for the production and issuing of an e-mail bank account statement notification.

Ambiguities and linguistics errors in the description have been explained according to the explanation of the patent claims.